

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7702

Comment on FR Doc # 2015-08831

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## General Comment

The rule as proposed here does nothing to actually protect the investor and everything to limit necessary financial services to the investor at a greatly increased cost to everyone involved. It is both unnecessary and burdensome. If you truly wish to help the investor, you need to go back to your drawing board and rethink this. Thank you.